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UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF GEORGIA

In Re: Belinda Kay Stewart 300 Ladybug Lane Ochlocknee, GA 31773 Chapter 13

Case No: 11-70623-JTL

NOTICE OF OBJECTION TO CONFIRMATION

The Chapter 13 Trustee, Kristin Hurst, has filed papers with the United States Bankruptcy Court, P.O. Box 2147, Columbus, GA 31902 (706) 649 - 7837 to deny confirmation of your Chapter 13 plan pursuant to 11 U.S.C. Section 1324.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one).

If you do not want the court to deny confirmation, or if you want the court to consider your views on the objection, then you and your attorney must:

Attend the hearing scheduled to be held on July 19, 2011 at 12:00 pm in Courtroom, United States Bankruptcy Court, located at:

Federal Building, 2nd Floor U.S. Courtroom N. Patterson Street Valdosta, GA

If you and your attorney do not take this step, the court may decide that you do not oppose the relief sought in the objection and may enter an order granting that relief.

This 6 day of July 2011.

/s/ John Gilson

John Gilson GA Bar No. 295360 for CHAPTER 13 TRUSTEE P.O. Box 1907 Columbus, GA 31902

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have served a true and correct copy of the within and foregoing document (1) via electronic notice to parties who are ECF Filers and Consenting Users, (2) via electronic notice to ECF Filers and Consenting Users who represent parties, or (3) depositing it in the United States mail with first class postage attached thereto to all other interested parties not served by electronic means at their addresses shown below.

Belinda Kay Stewart 300 Ladybug Lane Ochlocknee,GA 31773 Shelba D. Sellers

(Counsel for Debtor)

(Debtor)

This 6 day of July 2011.

/s/ John Gilson

John Gilson GA Bar No. 295360 for CHAPTER 13 TRUSTEE P.O. Box 1907 Columbus, GA 31902

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OBJECTION TO CONFIRMATION

Now comes the Standing Chapter 13 Trustee and shows the following:

The plan, as proposed, cannot be completed within five years.

WHEREFORE, the Trustee prays that confirmation of the Chapter 13 case be denied.

This 6 day of July 2011.

/s/ John Gilson

John Gilson GA Bar No. 295360 for CHAPTER 13 TRUSTEE P.O. Box 1907 Columbus, GA 31902

CERTIFICATE OF SERVICE

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Belinda Kay Stewart 300 Ladybug Lane Ochlocknee,GA 31773 Shelba D. Sellers

(Counsel for Debtor)

(Debtor)

This 6 day of July 2011.

/s/ John Gilson

John Gilson GA Bar No. 295360 for CHAPTER 13 TRUSTEE P.O. Box 1907 Columbus, GA 31902